

Walter O'Cheskey
 Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 ABILENE DIVISION

IN RE:

LARRY JAMES KUBENA
 DONNA RUTH KUBENA

CASE NO: 11-10357-RLJ-13
 HEARING DATE: 7/3/2012
 HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
012 0 U	A 1 AIR CONDITIONING	\$100.00	016 0 U	AIR TECH HEATING & AIR CONDITIONING	\$100.00
017 0 U	AMERICAN STATE BANK	\$1,509.00	019 0 U	AMERICREDIT FINANCIAL SERVICES	\$3,000.00
020 0 U	AMERILOAN	\$600.00	021 0 U	ARROW FINANCIAL SERVICES	\$659.00
027 0 U	CASH NET USA	\$1,958.00	029 0 U	CBCS	\$219.00
030 0 U	CBE GROUP	\$483.00	031 0 U	CHASE	\$1.00
033 0 U	COGDELL MEMORIAL	\$100.00	034 0 U	COLLECTED DIVERSIFIED INC	\$97.00
036 0 U	COVENANT HEALTH SYSTEM	\$137.93	038 0 U	CREDIT ONE BANK	\$1,061.00
041 0 U	D MED CORPORATION	\$383.00	042 0 U	DIRECT TV	\$430.52
045 0 U	DISH NETWORK	\$1,046.00	047 0 U	ENHANCED RECOVERY CORPORATION	\$1,883.00
048 0 U	EOS CCA	\$347.00	049 0 U	EQUIDATA	\$658.00
051 0 U	ER SOLUTIONS	\$836.00	052 0 U	FIRST NATIONAL BANK OF MARIN	\$139.29
053 0 U	FIRST NATIONAL COLLECTION BUREAU INC	\$4,378.40	057 0 U	IC SYSTEM INC	\$812.00
058 0 U	LUBBOCK DIAGNOSTIC RADIOLOGY	\$10.72	059 0 U	MIDLAND CREDIT MANAGEMENT	\$783.00
060 0 U	MITCHELL COUNTY VETERINARY CLINIC	\$91.00	061 0 U	NATIONAL ACTION FINANCIAL SERV	\$8,116.80
062 0 U	NATIONCOLL	\$430.00	063 0 U	NCO FIN-99	\$109.00
064 0 U	NCP FINANCE LIMITED	\$3,064.00	065 0 U	NET PAY ADVANCE	\$659.00
067 0 U	PLAINS COMMERCE BANK	\$871.00	068 0 U	QUICK PAYDAY.COM	\$380.00
071 0 U	SERVICE BUREAU INC	\$53.00	072 0 U	SUN LOANS	\$408.00
073 0 U	SWAT SURGICAL ASSOCIATION	\$292.00	074 0 U	TEXAS SAVINGS BANK	\$1.00
075 0 U	TXU ENERGY	\$1.00	076 0 U	UNITED CASH LOANS	\$790.00
079 0 U	WEST TEXAS STATE BANK	\$100.00	080 0 U	WESTERN TEXAS EMERGENCY	\$50.00

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
SECURED CREDITORS							
008 0	FRONTIER MOTOR CO	2001 CHRYSLER TOWN & COUNTRY/PD PRIOR TO DIRECT	\$9,305.27	\$10,000.00			PD DIRECT BY DEBTOR
009 0	CITIFINANCIAL MORTGAGE	HOMESTEAD	\$0.00	\$59,164.00			PD DIRECT BY DEBTOR
010 0	SCURRY COUNTY TAX OFFICE	2011 PROPERTY TAXES - CODY HEIGHTS ADDITION	\$1,031.78	\$59,164.00			PD DIRECT BY DEBTOR

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
013 0 U	COTTONWOOD FINANCIAL TEXAS LP LOAN/CASH STORE	\$466.85	022 0 U	SOUTHWESTERN BELL TELEPHONE COMPANY SERVICES	\$493.35
025 0 U	CAPITAL ONE AUTO FINANCE REPO DEFICIENCY	\$8,921.93	032 0 U	AMERICAN INFROSOURCE LP LOAN	\$3,601.27
035 0 U	COMMUNITY BANK OF SNYDER LOAN	\$474.79	040 0 U	PRA RECEIVABLES MANAGEMENT PURCHASES/CREDIT ONE BANK	\$871.88
056 0 U	PREMIER BANKCARD /CHARTER PURCHASES	\$426.11	066 0 U	PALISADES COLLECTIONS LLC SERVICES/ALLTEL COMMUNICATIONS	\$449.68
070 0 U	SECURITY FINANCE DBA SFCTX LOAN	\$240.00	077 0 U	VERIZON WIRELESS SERVICES	\$1,725.70
082 0 U	WORLD FINANCE CORPORATION LOAN	\$622.33	083 0 U *	AMERICAN INFOSOURCE LP SERVICES Not provided for in confirmed plan.	\$335.86
084 0 U *	AMERICAN INFOSOURCE LP SERVICES Not provided for in confirmed plan.	\$335.91	089 0 U *	CAVALRY PORTFOLIO SERVICE LLC AUTO DEFICIENCY - AMERICREDIT FIN/1990 DODGE Not provided for in confirmed plan.	\$8,314.63
091 0 U *	NORTHSTAR CAPITAL ACQUISITION PURCHASES/CAPITAL ONE Not provided for in confirmed plan.	\$2,448.40	094 0 U *	DENOVUS CORPORATION LTD PURCHASES/FINGERHUT AXSYS NAT BANK Not provided for in confirmed plan.	\$595.55
099 0 U *	EQUABLE ASCENT FINANCIAL LLC SERVICES/MCI COMMUNICATIONS Not provided for in confirmed plan.	\$315.57	102 0 U *	GRANITE RECOVERY LLC PURCHASES/FIRST PREMIER Not provided for in confirmed plan.	\$661.37

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.**TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Beginning 10/22/2011 debtor shall make 7 payments of \$365.00. Beginning 5/22/2012 debtor shall make 37 payments of \$188.00. \$1,075.00 from debtors' 2011 IRS tax refund has been retained for payment to unsecured creditors only; for a total plan contribution of \$10,586.00.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 7/3/2012 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 5/15/2012

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

A 1 AIR CONDITIONING 1715 24TH ST SNYDER TX 79549
AAM, INC 330 GEORGETOWN SQUARE, STE 104 WOOD DALE IL 60191
AIR TECH HEATING & AIR CONDITIONING 4825 HILL STREET ABILENE TX 79602
ALLIED INTERSTATE 3000 CORPORATE ROAD COLUMBUS OH 43231
AMERICAN INFOSOURCE LP T MOBILE/T MOBILE USA INC PO BOX 248848 OKLAHOMA CITY OK 73124
AMERICAN INFOSOURCE LP CHECK N GO PO BOX 248838 OKLAHOMA CITY OK 73124
AMERICAN STATE BANK 3610 COLLEGE AVE SNYDER TX 79549
AMERICREDIT FINANCIAL SERVICES 4001 EMBARCADERO ARLINGTON TX 76014
AMERILLOAN 3531 P ST MIAMI OK 74354
APPLIED CARD BANK PO BOX 17125 WILMINGTON DE 19850
ARROW FINANCIAL SERVICES 5996 WEST TOUHY AVE NILES IL 60714
AT&T PO BOX 930170 DALLAS TX 75393
BAY AREA CREDIT SERVICES 1901 W 10TH ST ANTIOCH CA 94509
CAPITAL MANAGEMENT PO BOX 604 BELLEVILLE MI 48112
CAPITAL ONE AUTO FINANCE 3905 DALLAS PARKWAY PLANO TX 75093
CAPITAL ONE AUTO FINANCE C/O ASCENSION CAPITAL GROUP PO BOX 201347 ARLINGTON TX 76006
CAPITAL ONE AUTO FINANCE PO BOX 201347 ARLINGTON TX 76006
CAPITAL ONE PO BOX 30285 SALT LAKE CITY UT 84130
CASH NET USA PO BOX 06230 CHICAGO IL 60606
CASH STORE 4245 SOUTHWEST DR ABILENE TX 79606
CAVALRY PORTFOLIO SERVICE LLC 500 SUMMIT LAKE DRIVE SUITE 400 VALHALLA NY 10595
CBCS PO BOX 164089 COLUMBUS OH 43216
CBE GROUP 1309 TECHNOLOGY PKWY CEDAR FALLS IA 50613
CBE PO BOX 2635 WATERLOO IA 50104
CHASE PO BOX 15298 WILMINGTON DE 19850
CHECK N GO 309 NE GEORGIA 125 SWEETWATER TX 79556
CITIFINANCIAL MORTGAGE PO BOX 142199 IRVING TX 75014
COGDELL MEMORIAL 1700 COGDELL BLVD SNYDER TX 79549
COLLECTED DIVERSIFIED INC 1721 45TH ST LUBBOCK TX 79412
COMMUNITY BANK OF SNYDER PO BOX 209 SNYDER TX 79550
COTTONWOOD FINANCIAL TEXAS LP 1901 GATEWAY DRIVE, SUITE 200 IRVING TX 75038
COTTONWOOD FINANCIAL TEXAS LP DBA THE CASH STORE 1901 GATEWAY DRIVE SUITE 200 IRVING TX 75038
COVENANT HEALTH SYSTEM PO BOX 1201 LUBBOCK TX 79408
CREDIT ONE BANK PO BOX 60500 CITY OF INDUSTRY CA 91716
D MED CORPORATION PO BOX 796785 DALLAS TX 75739
DENOVUS CORPORATION JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302
DENOVUS CORPORATION LTD JEFFERSON CAPITAL SYSTEMS LLC PO BOX 953185 ST LOUIS MO 63195
DIRECT TV CUSTOMER SERVICE PO BOX 6550 GREENWOOD VILLAGE CO 80155
DIRECT TV PO BOX 70014 BOISE ID 73707
DISH NETWORK DEPT 0063 PALANTINE IL 60055
ENHANCED RECOVERY CORPORATION 8014 BAYBERRY RD JACKSONVILLE FL 32256
EOS CCA 700 LONGWATER DR NORWELL MA 02061
EQUABLE ASCENT FINANCIAL LLC C/O REC MGM SYS CORP 4700021275-9762443 25 SE 2ND AVENUE SUITE 1120 MIAMI FL 33131
EQUABLE ASCENT FINANCIAL LLC C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVENUE SUITE 1120 MIAMI FL 33131
EQUIDATA PO BOX 6610 NEWPORT NEWS VA 23606
ER SOLUTIONS PO BOX 9004 RENTON WA 98057
FIRST NATIONAL BANK OF MARIN PO BOX 98873 LAS VEGAS NV 89193
FIRST NATIONAL COLLECTION BUREAU INC 610 WALTHAM WAY SPARKS NV 89434
FIRST PREMIER BANK 3820 N LOUISE AVE SIOUX FALLS SD 57107
FMA ALLIANCE LTD 11811 NORTH FREEWAY STE 900 HOUSTON TX 77060
FRONTIER MOTOR CO 4601 N FIRST STREET ABILENE TX 79603
FRONTIER MOTORS 4609 N FIRST ABILENE TX 79603
GRANITE RECOVERY LLC C/O REC MGM SYS CORP 4600012838-9762443 25 SE 2ND AVENUE SUITE 1120 MIAMI FL 33131
IC SYSTEM INC PO BOX 64378 ST PAUL MN 55164
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
LARRY JAMES KUBENA & DONNA RUTH KUBENA 511 20TH ST SNYDER TX 79549
LAW OFFICE OF DOUGLAS R BURGESS 2805 WEHRLE DR STE 4 WILLIAMSVILLE NY 14221
LUBBOCK DIAGNOSTIC RADIOLOGY 4005 24TH STREET LUBBOCK TX 79410
MIDLAND CREDIT MANAGEMENT 8875 AERO DRIVE SUITE 200 SAN DIEGO CA 92123
MITCHELL COUNTY VETERINARY CLINIC 2145 STATE HWY 208 COLORADO CITY TX 79512
NATIONAL ACTION FINANCIAL SERV PO BOX 9027 WILLIAMSVILLE NY 14231
NATIONCOLL 2015 VAUGHN RD KENNESAW GA 30144
NATIONWIDE RECOVERY SYSTEMS 2304 TARPLEY RD STE 134 CARROLLTON TX 75006
NCO FIN-99 PO BOX 15636 WILMINGTON DE 19850
NCP FINANCE LIMITED 100 EAST THIRD ST 5TH FLOOR DAYTON OH 45402
NET PAY ADVANCE 940 N TYLER RD STE 208 WICHITA KS 67212

NORTHSTAR CAPITAL ACQUISITION C/O ZENITH ACQUISITION CORP PO BOX 850 AMHERST NY 14226
NORTHSTAR CAPITAL ACQUISITION 170 NORTHPOINTE PKWY SUITE 300 AMHERST NY 14228
NORTHSTAR LOCATION SVS LLC 4285 GENESEE ST CHEEKTOWAGA NY 14225
PALISADES COLLECTION LLC PO BOX 1244 ENGLEWOOD CLIFFS NJ 07632
PALISADES COLLECTIONS LLC VATIV RECOVERY SOLUTIONS PO BOX 40728 HOUSTON TX 77240
PERDUE BRANDON FIELDER COLLINS & MOTT PO BOX 817 LUBBOCK TX 79408
PLAINS COMMERCE BANK PO BOX 1059 ABERDEEN SD 57402
PORTFOLIO RECOVERY ASSOCIATES BANKRUPTCY DEPARTMENT PO BOX 12914 NORFOLK VA 23541
PORTFOLIO RECOVERY ASSOCIATES PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
PREMIER BANKCARD /CHARTER PO BOX 2208 VACAVILLE CA 95696
QUICK PAYDAY.COM 87 EAST 1400 NORTH LOGAN UT 84341
SCURRY COUNTY TAX APPRAISAL OFFICE 1806 25TH STREET SNYDER TX 79549
SCURRY COUNTY TAX OFFICE C/O LAURA J MONROE PERDUE BRANDON FEILDER PO BOX 817 LUBBOCK TX 79408
SECURITY FIN CO SECURITY FINAN SPARTANBURG SC 29304
SECURITY FINANCE DBA SFCTX CENTRAL BANKRUPTCY AND REC DEPARTMENT PO BOX 1893 SPARTANBURG SC 29304
SERVICE BUREAU INC 2705 81ST STREET LUBBOCK TX 79423
SOUTHWEST CREDIT SYSTEMS 4120 INTERNATIONAL PKWY SUITE 1100 CAROLLTON TX 75007
SOUTHWESTERN BELL TELEPHONE COMPANY % AT&T ATTORNEY JAMES GRUDUS ESQ ONE AT&T WAY ROOM 3A218 BEDMINSTER NJ 07921
SUDDEN LINK PO BOX 78670 PHOENIX AZ 85062
SUN LOANS 2519 COLLEGE AVE SNYDER TX 79549
SWAT SURGICAL ASSOCIATION 3509 22ND ST LUBBOCK TX 79410
TEXAS SAVINGS BANK 4500 COLLEGE AVE SNYDER TX 79549
TRANSWORLD SYSTEMS PO BOX 1864 SANTA ROSA CA 95402
TXU ELECTRIC/TXU ENERGY ATTENTION BANKRUPTCY PO BOX 650393 DALLAS TX 75265
TXU ENERGY PO BOX 660161 DALLAS TX 75266
UNITED CASH LOANS PO BOX 111 MIAMI OK 74355
UNITED COLLECTION BUREAU 5620 SOUTHWYCK SUITE 206 TOLEDO OH 43614
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
VERIZON WIRELESS C/O VERIZON BANKRUPTCY ADMINISTRATION PO BOX 3397 BLOOMINGTON IL 61702
WEST TEXAS STATE BANK 1901 26TH ST SNYDER TX 79549
WESTERN TEXAS EMERGENCY PO BOX 98540 LAS VEGAS NV 89193
WORLD FINANCE 1926 25TH STREET SNYDER TX 79549
WORLD FINANCE CORPORATION 1926 25TH STREET SNYDER TX 79549
WORLD FINANCE CORPORATION WORLD ACCEPTANCE CORP ATTN BANKRUPTCY PO BOX 6429 GREENVILLE SC 29606